WHAT IS CLAIMED IS:

1. (Currently Amended) A method for settling a parking citation, comprising the steps of:

providing an on-line parking citation interface to a user, wherein said on-line parking citation interface is remote to said user;

connecting said on-line parking citation interface to a receiving application for receiving a predetermined minimal set of information relating to a parking citation;

connecting said receiving application to a polling application for interfacing with a parking citation issuing authority, said polling application retrieving information associated with at least one parking citation from said parking citation issuing authority;

communicating said predetermined minimal set of information with said parking citation issuing authority in an information protocol usable by said parking citation issuing authority;

identifying a parking citation from said parking citation issuing authority associated with said minimal set of information, prior to accepting an electronic funds transfer; and

electronically transferring funds at the direction of the user from a predetermined electronic funds source to an electronic account associated with said parking citation issuing authority for settling said parking citation.

- 2. (Original) The method of Claim 1, further comprising the step of directing settlement instructions from the user to a financial institution associated with said electronic funds source for processing approval to electronically transfer funds from said predetermined electronic funds source to said electronic account associated with said parking citation issuing authority.
- 3. (Previously Amended) The method of Claim 1, further comprising the step of selecting said information protocol from a set of information protocols associated with said polling application.

4. (Original) The method of Claim 1, further comprising the step of permitting the user to unsuccessfully attempt said step of electronically transferring funds not more than a predetermined number of times.

- 5. (Original) The method of Claim 1, further comprising the step of enabling a user to perform credit card processing authorization of credit and debit cards.
- 6. (Original) The method of Claim 1, further comprising the step of enabling a user to perform setup of merchant accounts.
- 7. (Original) The method of Claim 1, further comprising the step of enabling a user to receive an email settlement receipt and confirmation number.
- 8. (Original) The method of Claim 1, further comprising the step of enabling a user to check the status of a ticket on-line.
- 9. (Original) The method of Claim 1, further comprising the step of enabling a user the ability to perform no unwanted trips to the parking or municipal office.
- 10. (Original) The method of Claim 1, further comprising the step of enabling a user to perform a settlement transaction without the use of a payment envelope.
- 11. (Previously Amended) The method of Claim 1, further comprising the step of enabling a user to interface a web portal for performing a settlement transaction.
- 12. (Previously Amended) The method of Claim 1, further comprising the step of enabling a user to perform a toll-free call settling a settlement transaction.
- 13. (Original) The method of Claim 1, further comprising the step of enabling a user to interface to existing parking management software associated with the issuing authority.

14. (Currently Amended) A system for settling a parking citation, comprising: instructions for providing an on-line parking citation interface to a user, wherein said on-line parking citation interface is remote to said user;

instructions for connecting said on-line parking citation interface to a receiving application for receiving a predetermined minimal set of information relating to a parking citation;

instructions for connecting said receiving application to a polling application for interfacing with a parking citation issuing authority, said polling application retrieving information associated with at least one parking citation from said parking citation issuing authority;

instructions for communicating said predetermined minimal set of information with said parking citation issuing authority in an information protocol usable by said parking citation issuing authority;

instructions for identifying a parking citation from said parking citation issuing authority associated with said minimal set of information <u>prior to accepting an electronic funds transfer</u>; and

instructions for electronically transferring funds at the direction of the user from a predetermined electronic funds source to an electronic account associated with said parking citation issuing authority for settling said parking citation.

- 15. (Original) The system of Claim 14, further comprising the step of directing settlement instructions from the user to a financial institution associated with said electronic funds source for processing approval to electronically transfer funds from said predetermined electronic funds source to said electronic account associated with said parking citation issuing authority.
- 16. (Previously Amended) The system of Claim 14, further comprising instructions for selecting said information protocol from a set of information protocols associated with said polling application.

17. (Original) The system of Claim 14, further comprising instructions for permitting the user to unsuccessfully attempt said step of electronically transferring funds not more than a predetermined number of times.

- 18. (Original) The system of Claim 14, further comprising instructions for enabling a user to perform credit card processing authorization of credit and debit cards.
- 19. (Original) The system of Claim 14, further comprising instructions for enabling a user to perform setup of merchant accounts.
- 20. (Original) The system of Claim 14, further comprising instructions for enabling a user to receive an email settlement receipt and confirmation number.
- 21. (Original) The system of Claim 14, further comprising instructions for enabling a user to check the status of a ticket on-line.
- 22. (Original) The system of Claim 14, further comprising instructions for enabling a user the ability to perform no unwanted trips to the parking or municipal office.
- 23. (Original) The system of Claim 14, further comprising instructions for enabling a user to perform a settlement transaction without the use of a payment envelope.
- 24. (Previously Amended) The system of Claim 14, further comprising instructions for enabling a user to interface a web portal for performing a settlement transaction.
- 25. (Previously Amended) The system of Claim 14, further comprising instructions for enabling a user to perform a toll-free call settling a settlement transaction.

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26. (Original) The system of Claim 14, further comprising instructions for enabling a user to interface to existing parking management software associated with the issuing authority.